

**Information to identify the case:**

Debtor 1	<b>Bradley S. Mauger</b>	Social Security number or ITIN	xxx-xx-2836
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Antionette R. Mauger</b>	Social Security number or ITIN	xxx-xx-1375
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>15-14698-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bradley S. Mauger

Antionette R. Mauger

8/5/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Bradley S. Mauger  
Antionette R. Mauger  
DebtorsCase No. 15-14698-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 32

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db/jdb  
515389931 +Bradley S. Mauger, Antionette R. Mauger, 44 Queen Anne Court, Marlton, NJ 08053-2833  
+Absolute Resolutions VI LLC, Attn: Burlington County Court, 49 Rancocas Road, Room 342, Mt. Holly, NJ 08060-1317

515583712 +Absolute Resolutions VI, LLC, c/o Resolutions Corporation, 8000 Norman Center Drive Suite 350, Bloomington, MN 55437-1118

515389932 +Advocare Medford Ped, Attn: IC Systems Collection, POB 64378, Saint Paul, MN 55164-0378

515437229 ++CACH, LLC, PO Box 10587, Greenville, SC 29603-0587

515389934 +CACH, LLC, Attn: First Step Group, 6300 Shingle Creek Parkway, Ste 220, Brooklyn Center, MN 55430-2162

515389939 +Equabel Ascent Financial, Attn: Burlington County Court, 49 Rancocas Road, Room 49, Mt. Holly, NJ 08060-1317

515810852 +Evesham Municipal Utilities Authority, c/o Capehart & Scatchard, P.A. (SIS), 8000 Midlantic Drive, Suite 300-S, Mt. Laurel, NJ 08054-1526

515584349 +Midfirst Bank, 999 NW Grand Boulevard, Oklahoma City, OK 73118-6051

515583370 +Midfirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

515389941 +Midland Funding, Attn: Burlington County Court, 49 Rancocas Roadm, Room 342, Mt. Holly, NJ 08060-1317

515389943 +Midland Mortgage Co., POB 268959, Oklahoma City, OK 73126-8959

515389944 +Portfolio Recovery Assoc., Attn: Burlington County Court, 49 Rancocas Road, Room 342, Mt. Holly, NJ 08060-1317

515389947 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
(address filed with court: US Dept Of Edu AFSA, POB 7202, Utica, NY 13504)

515389946 +US Dept Of Ed-Direct Loans, POB 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 06 2020 00:29:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 06 2020 00:29:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515411392 EDI: AIS.COM Aug 06 2020 03:43:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

515389933 +EDI: TSYS2.COM Aug 06 2020 03:43:00 Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014

515440193 +E-mail/Text: bncmail@w-legal.com Aug 06 2020 00:29:48 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

515389935 +EDI: CAPITALONE.COM Aug 06 2020 03:43:00 Capital One, POB 30253, Salt Lake City, UT 84130-0253

515389936 +EDI: CAPITALONE.COM Aug 06 2020 03:43:00 Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281

515389938 +E-mail/PDF: creditonebknotifications@resurgent.com Aug 06 2020 00:35:58 Credit One Bank, POB 98875, Las Vegas, NV 89193-8875

515389940 EDI: HFC.COM Aug 06 2020 03:43:00 HSBC Bank, POB 9, Buffalo, NY 14240-0009

515389937 EDI: JPMORGANCHASE Aug 06 2020 03:43:00 Chase Card Services, POB 15298, Wilmington, DE 19850-5298

515389942 +EDI: MID8.COM Aug 06 2020 03:43:00 Midland Funding LLC, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255

515389945 EDI: PRA.COM Aug 06 2020 03:43:00 Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962

515624327 EDI: PRA.COM Aug 06 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Ameritech, POB 41067, Norfolk VA 23541

515475194 EDI: Q3G.COM Aug 06 2020 03:43:00 Quantum3 Group LLC, Absolute Resolutions VI LLC, POB Box 788, Kirkland WA 98083-0788

515430560 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Aug 06 2020 00:37:10 U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

515722318 EDI: ECMC.COM Aug 06 2020 03:43:00 US Department of Education, P.O. Box 16448, St. Paul, MN 55116-0448

515389948 EDI: VERIZONCOMB.COM Aug 06 2020 03:43:00 Verizon, 500 Technology Dr, Ste 300, Weldon Spring, MO 63304-2225

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0312-1

User: admin  
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Total Noticed: 32

Date Rcvd: Aug 05, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Midfirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Jeanie D. Wiesner on behalf of Debtor Bradley S. Mauger jwiesner@subranni.com,  
dhoff@subranni.com;cwild@subranni.com;tom@subranni.com  
Jeanie D. Wiesner on behalf of Joint Debtor Antionette R. Mauger jwiesner@subranni.com,  
dhoff@subranni.com;cwild@subranni.com;tom@subranni.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
Sergio I. Scuteri on behalf of Creditor Evesham Municipal Utilities Authority  
sscuteri@capehart.com

TOTAL: 10